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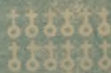


CHURCHES AND THE AGING

social action

January, 1960

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Representative Byron Johnson addressing the Consultation

The Church's Responsibility for the Aging was the subject of a Consultation held in Cleveland, Ohio, November 4-6, 1959. Forty participants represented those boards and agencies of the United Church of Christ which carry the responsibility for work with older persons. The articles in this issue of SOCIAL ACTION are taken from addresses given at the Consultation.

Churches and the needs of older persons

It is a privilege to have part in the Consultation of the United Church of Christ on "The Church's Responsibility for the Aging." Because you represent a denomination with over two million members, this meeting can have far-reaching effects. We need a realistic approach to the needs of our older citizens. Too much emphasis has been placed on the "problem," too many

By William C. Fitch, Executive Director, American Society of Retired Persons; and formerly Director, Department of the Aging, U.S. Department of Health, Education and Welfare.

meetings of "experts" have been held to devise plans for study and research, and too little practical action has been taken at a level where the aging individual can feel its impact.

Our older citizens are not mere statistics. But it is important to know that we have over 15 million individuals in the United States 65 years of age or older. It is equally important in our long-range planning to know that there are over 35 million in the 45-64 age group.

There has been a dramatic increase in life expectancy. It has been extended twenty years since the turn of the century. Judging from the stacks of newspaper clippings about interesting older persons, one might almost assume that the promise of extending the life span to age 100 has already been fulfilled.

Never before in our history has the spotlight been so frequently focused on the aging. Much of this is due to the accelerated activity in preparing for the White House Conference on Aging. A great deal of the credit is due to the organizations that have been working in the field for many years. They have prepared the way for this tremendous growth of interest and activity. Unlike meetings held on other national issues, there is a remarkable degree of agreement on the main problems confronting the aging:

INSUFFICIENT INCOME. It is a generally accepted fact that a large segment of our aging population does not have sufficient income to enjoy the later years. They live in constant fear of the diminishing value of the retirement dollar.

AGE RESTRICTIONS ON EMPLOYMENT. The employment barriers because of age are unrealistic. Mandatory retirement at 65 is not only demoralizing but is a tremendous waste of productive manpower.

INADEQUATE HOUSING. Suitable housing for the elderly at prices they can afford is still a fond dream for most older persons.

MEANINGLESS LEISURE TIME. The increasing amount of free time has little meaning unless interesting, enjoyable and worthwhile programs are developed. The need to prepare for these years is no less important than for any other period in our lives.

ILLNESS AND THE HIGH COST OF MEDICAL CARE. There is a greater incidence of illness among the aged. The fear of a chronic ill-

ness or disability is a constant threat to enjoyment of the later years. Financing the cost of medical care is challenging the best minds of the medical profession. It is no longer a question of whether, but how to provide against the economic hazards of hospital and medical care in the later years.

Into these five areas fall practically all of the major problems confronting our aging population. As we seek better understanding and more effective programs to meet these needs, we should examine each in the light of the church's opportunity to find practical ways to fit them into its program.

WHAT CHURCHES CAN DO

There may not be much the church can do to increase the income of retired workers, but it should be aware of the economic status of its members to be sure that those who are "marginal" know about the facilities and services to stretch the retirement dollar which are available in the church and community. Staff members of the church should become informed about the local resources and accept their share of community responsibility for expanding or establishing new services to meet the needs.

What has the church done to demonstrate that chronological age is no criterion for employment or service? Is there a mandatory retirement age for church employees? To what extent are mature workers being hired or kept in key positions, paid or unpaid, within the church organizations? This is not a plea for the hiring of older workers as might be done in the case of the handicapped. It is a plea to consider the older person as an individual, able, qualified and willing to meet the requirements of the job.

The churches have perhaps given their greatest support and leadership in the field of housing. The need is still great and the churches must review their progress and decide which direction their next efforts should take.

Housing is not just a "shelter." It is many things. It may be an individual home, built to take advantage of all of the latest devices and plans that will make it comfortable, safe and convenient. It may also be a cooperative type of dwelling, house or apartment. For some it may mean a rest home or a nursing home planned, staffed and equipped to provide limited services

that do not require hospitalization. There will also be a need for modern hospitals to serve those in need of skilled medical care. Our aim must be to help individuals to live independently as long as possible and to provide various types of accommodations to meet the changing conditions of aging.

Free time can be a curse or a blessing depending on how it is used. We continue to need satisfaction from meaningful activity. We would not be content with "busy work" at any age, and certainly would not accept it as a substitute for job satisfaction. There is a place for hobbies, travel, yes, fishing too—but *not* on a full-time basis.

For the church this is a challenge, opportunity and responsibility. Every active church has need for "volunteers" to assist in implementing all of its many programs. The older members not only could, but would be thrilled to be asked. They have already demonstrated their skill as community fund raisers, and unless my church is unusual you also have an urgent need for these services.

Many churches have their "senior citizens group" as well as youth groups. This is good too, but it would be better to place greater emphasis on continuing the older persons as a part of the other groups of the church. They would prefer this if given an opportunity and if they were made to feel welcome.

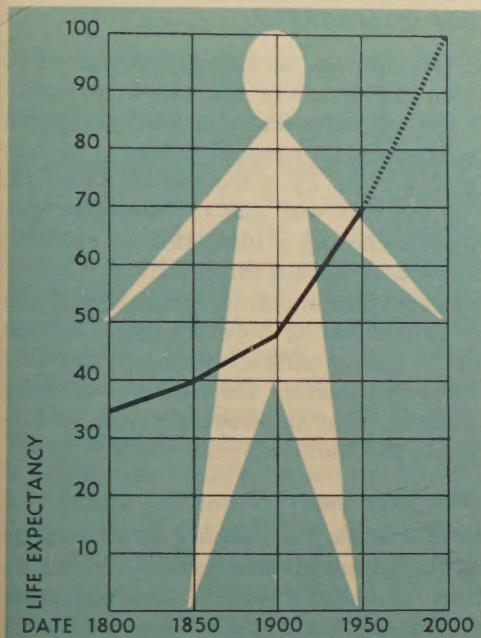
Health needs may seem remote from the church's role, but there is a universal need to educate people concerning the preventive measures that are already available.

Education for retirement

Studies of successful retirement have shown that those making the best adjustment made some overt efforts to plan for the later years. Society is confronted with a two-phased problem: (1) to meet the needs of those already advanced in years; (2) to educate and prepare those approaching retirement to make the most of their free time, and the gift of added years.

Because the church is the center of our lives and the heart of the community it enjoys a unique opportunity for service which is not possible to the same degree in any other organization.

How will your church meet the challenge?



Preparation for retirement

During the last half-century more years have been added to the lives of individuals than in the previous 2,000 years of history. In 1955, life expectancy in this country reached 70 years—a little over that for women. A century of progress in the quest for health has netted a dividend of more than a quarter-century of length of life. So far, however, the great gains have been in the conquest of contagious diseases that affect the human organism in early childhood and youth.

Not so much has been done to conquer the great killers of age. In order of destructiveness these are: vascular diseases which cause hardening of the arteries, coronary occlusion, stroke, hypertension, cancer; skeletal lesions; nervous and mental disorders. However, according to Dr. Edward Bortz, we have enough information at our command to control about 50 per cent of the sickness being caused by these conditions.

By Mrs. Geneva Mathiasen, Executive Secretary, The National Committee on the Aging, 345 East 46th Street, New York, N. Y.

What is the normal span of life?

In the Cornell research laboratories, at an age equivalent to that of a man or woman of 85 to 90 years of age, rats have sleekness of coat, brightness of eye, vibrance and alertness associated with youthful animals. Females have produced litters at an age equivalent to the bearing of a child by a woman of 85 or 86. The vigor and longevity of the rats was due to controlled exercise and scientific nutrition including a limitation of calories, increase in proteins, vitamins, and certain minerals.

The Lankenau laboratories in Philadelphia are studying the performance capacities of individuals of different ages. A man of 71 who had kept himself in trim is outperforming in physical tests 25 men in their twenties and thirties. On the basis of these experiments, Dr. Bortz predicts "that the *average span* of human life is going to approach the hundred-year mark."

Fulfillment and grace in the later years

The church has a major role to play in helping us all to look forward to the later years for happiness and growth. It can be a most effective instrument in helping people live out their lives with a maximum of fulfillment and grace. This conviction stems from our belief that man is essentially a spiritual being. This is not to overlook his social and economic needs or the physical impairments which hamper the lives of many aged people. But the essential lacks which make the later years an intolerable burden instead of a crowning glory are the deprivations of the spirit.

Spiritual needs of the aging

The psychiatrist Jung has said that man does not fear death so much as a loveless old age. Lovelessness in this sense implies not only being unloved, but not loving. The church has always taught that a sense of the all-encompassing love of God is the firm spiritual foundation for all people, but especially those who face the end of life. Yet it is difficult for a person who feels rejected by man to have a sense of the love of God. Anyone who has dealt with numbers of old people in a relationship of depth knows that they frequently feel rejected by family, friends, employer—by society itself. The church must take positive action if it is not to be included among the agencies of rejection.

HAZARDS OF OLD AGE

If the church is to make its maximum contribution toward preparation for the later years, its leaders need to have some understanding of the hazards of growing old. Some of them are:

Reduced income: the need for flexible retirement policies

Probably the greatest hazard is reduced income. Of the 13 million people over 65 in the United States in 1953, approximately 4 million were wage earners or wives of wage earners. Nine million were without income from work. In 1957, of all women aged 67-74, 46 per cent were widows; in the 75-and-over group, 70 per cent were widows. The financial as well as the emotional plight of this group is particularly serious.

Old Age and Survivors and Disability Insurance benefits are the principal means of support for large numbers of the aged. The average OASDI benefits in March 1959 were: retired worker, \$71.84 per month; aged spouse of retired worker, \$37.88; aged widow, \$55.98; aged couple, about \$115.00 per month. The increase of private pension plans in the last 25 years has been significant. Today there are about 45,000 private plans covering 16 million active workers or about one-fourth of the labor force.

Workers retiring under both social security and private pensions usually receive not more than 40 per cent of their former income. Three-fourths of the retired workers rely primarily on social security for their basic income. When nearly 10 per cent of the residents of a country or community are over 65, the loss of buying power affects materially the business life of the community and the tax structure.

A group of leaders in industry and labor, meeting periodically for some time under the auspices of The National Committee on the Aging, have generally concluded that it is better for an individual to continue on the job as long as he wishes to do so provided he can produce to the satisfaction of his employer and without harm to himself or his fellow employees.

Almost all studies of the unemployed show that the older the worker, the longer he remains jobless. The reasons most frequently given by management for not hiring men in their forties, fifties and sixties are that older employees mean higher pension costs, reduced productivity, a higher rate of absenteeism due to illness and accidents, and a less adaptable work force. Investigations reveal that these objections are not based on facts.

Aside from all sentimental reasons, some business leaders urge all industry to *employ* and to *retire* on the basis of ability rather than age. Dwight Sargent, Personnel Director of Consolidated Edison Company of New York, recorded the savings the company made when it changed its retirement policy. For five years, between 1952 and 1957, Consolidated Edison employed 178 persons over 65. During that period, the company saved \$300,000 in pension payments; and social security saved \$200,000. The workers earned \$119,000 during that period, on which they paid taxes. Mr. Sargent concludes that everybody was better off.

If this plan is to work, however, there must be an enormous amount of education of both employers and employees so that those who should work remain on the job and those who should not work retire without bitterness and hurt.

Chronic illness: the need for adequate health insurance

In spite of the cheerful predictions at the beginning of this article, chronic illnesses and disabilities are disproportionately high among older people. In a year when persons 65 and over represented between 8 and 9 per cent of the population, 39.6 per cent of those disabled for three months or more were in this age group. Patients 65 and over in all hospitals in 1953 were more than double their per cent in the total population. The cost of health care is a threat to people with low fixed incomes.

Methods of financing the cost of medical care for older people present a great challenge to both social and commercial insurance in the years immediately ahead. Some insurance companies are attempting to meet the needs of health coverage through voluntary means by removing some of the obstacles that prevented many older people from obtaining insurance coverage. Several large insurance companies have offered hospital and surgical group insurance plans to persons aged 65 and over, without medical examination. Individual policies cannot be cancelled so long as the program remains in force and the insured member continues to pay the premiums. Premiums range from \$6 per month in one plan to somewhat higher costs in others, for limited hospitalization and health services.

Because of the increasing costs of medical care and the low incomes of older people, there has been a growing demand for

inclusion of health insurance in the OASDI program. (See pages 24 to 25).

Hopeful signs in the health field are the increasing realization that age and ill health are not synonymous, and an increasing respect for the recuperative power of the aging body. Enormous strides have been made in rehabilitation. Even severe stroke no longer condemns an elderly patient to paralysis and immobility for the rest of his life.

Bereavement and drastic changes in living arrangements

Close relatives and friends are inevitably lost through death as individuals advance in age. Others move away and the close personal circle which has given life its most intimate and precious meanings gradually narrows or breaks up. Frequently, these losses require a drastic change in method of living: giving up a big house for a small apartment; going to live with relatives or moving to a new community. Older people are in general inclined to dislike change.

A small group of psychiatrists are working with elderly patients. It will be many years before there is as much research in the normal and abnormal behavior of older people as in the psychology of the pre-school child or the adolescent. However, studies that have been made have added immeasurably to our understanding of the older person's reactions to the inevitable traumatic experiences that come with age.

Some case workers are providing new understanding of the struggles that elderly persons face in new living situations, whether it is in a three-generation family unit, institutional life, or living alone without the emotional support of immediate family or close relatives.

Many older people turn naturally to the church for solace and pastoral counseling. When lifetime church members move to a new community, the attitude of the church may make all the difference between happiness and desolation.

Creative use of leisure time

Busy people look forward to retirement as a period of "free" time, untroubled by routine. But an eminent biologist has pointed out that the human mechanism needs routine, and the wise person will provide for himself on retirement, not immediate leisure but a set schedule for doing particular things.

Day centers and club programs, educational and recreational, for older people have demonstrated that love of life and enjoyment of learning and recreation have no age limits. However, planning cannot be put off till old age arrives. Early and middle life are the times to find interests and develop habits of useful public service which can be expanded in the more leisurely later years.

Loss of prestige, purpose and meaning in life

Ours is basically a work-centered culture. When a person is no longer a part of the working community, he is apt to feel useless and outside the main stream of life. Furthermore, we usually identify ourselves in relation to the work we do. When the job is no longer there for identification, we may well wonder *who we are*.

It may well be that this discovery of the real self is the great challenge of the later years. There is something to be said for repose and meditation as well as activity. As physical growth is characteristic of a normal childhood, so spiritual growth may come to be as characteristic of the well-planned, well-lived later maturity. We must believe in the vast, as yet unrealized, potential of spiritual strength in older people. It has frequently been pointed out that all capabilities develop and grow through exercise and deteriorate through inactivity. This principle has been dramatically illustrated in the physical rehabilitation of elderly people, e.g. restoration of muscular movement after stroke. The principle has not been so clearly demonstrated in spiritual development.

There are innumerable examples of a maturing religious development in elderly people whose background of life experience and release from active and pressing activity allow time for contemplation and the distillation of wisdom. Throughout much of man's life, activity often serves as a distraction which prevents his search for understanding of himself in relation to the universe and eternity. As activities slacken, religion may serve to help the older person gain deeper understanding of his own self and give him a true sense of the continuity and purposeful meaning of life. Of this state, Ecclesiasticus wrote, "O how comely is judgment for a grey head, and counsel to men of honor! Much experience is the crown of old men, and the fear of God is their glory."

If we believe that man's future depends on development of his spiritual nature, then the extended years of life at this time may be seen in a new light as part of God's eternal plan.

PROGRAMS IN PREPARATION FOR RETIREMENT

Formalized programs to help people prepare for retirement are few and undeveloped. A pamphlet prepared by The National Committee on the Aging last year entitled "Current Developments in Preparation for Retirement" attempted to assemble and summarize the experience to date.

Industry takes the lead

Employers have tended to take the initiative in establishing programs about retirement. But responsibility is now being shared by labor, education, the church and the community. There is a growing interest on the part of universities in giving courses or institutes for individuals preparing for retirement, in training personnel for individual or group counseling, and in preparing materials.

Many companies appear to believe that preparation for retirement should be limited to the printed word. They use their house organs to interest workers in the idea of preparing for their own retirement. Many books and pamphlets of advice about retirement have been published in recent years. And the number is increasing. Some employers place a collection of these materials where they are accessible to employees. The individual may use the literature or not, just as he wishes.

The distribution of materials may take the form of subscriptions to magazines concerned with older people. The National Association for Mental Health has prepared a series of six illustrated leaflets called "Notes for After Fifty," designed to "encourage people to examine honestly some of the problems they are quite certain to face as they grow older."

Many companies limit personal consultation to information about financial matters—social security, pensions, and insurance. Some schedule a series of interviews at stated intervals. Usually financial matters form the basis for the discussion but often the worker is encouraged to discuss other matters, and sometimes the spouse is encouraged to participate in some of the interviews.

Other employers believe that discussion of retirement prob-

lems is more successful in groups than individually. Many people have reticence about discussing retirement, but some of the shyness apparently disappears when people discover that their problems are not unique. Under various titles, and with varying degrees of emphasis, the subjects discussed by the groups are the following: attitudes toward retirement, income and budgeting, health (including mental health) and nutrition, employment possibilities, leisure time activities, housing and living arrangements, personal and family relationships. Sometimes there is a session on legal problems.

Unions hold forums

Unions are beginning to show interest in preparing their members for retirement. The National AFL-CIO Community Services Committee developed, in cooperation with some of its local committees, a service for union members entitled Pre-Retirement Counseling—A Series of Forums to Help You Get the Most Out of Retirement. The United Automobile Workers Union has created a special program for older and retired members, which includes consideration of both pre-retirement problems and the needs of retired members.

Community agencies give leadership

The proposition that the basic responsibility for preparation for retirement rests in the community appears to be gaining wider acceptance. Some communities, for example, have experimented with programs offered to the community at large. One of the early experiments was a public course of four meetings in an Ohio city in 1950 under the auspices of the Community Welfare Council. The circular announcement carried the caption, "It's not too soon to prepare for retirement—here's how."

The role of the churches

So far, the church has given little direct leadership in programs of preparation for retirement, though in many churches there is considerable interest in the field of aging. The Board of Pensions of the Presbyterian Church in the U.S.A. sends a memorandum to each of its ministers at age 55. It reminds him of his age, reports that the average age of retirement from active ministry in the church is 69, estimates the amount of pension he will receive at that age, and suggests that he sit down

with his family to plan for the retirement years and to think about the locality, living arrangement, and activities best suited to his income, interests, and capacities.

More positive leadership by the church in preparation for retirement has been suggested by a research associate in gerontology at the State University of Iowa. "Since retirement planning is still in its infancy in the business and industrial world," he wrote in July 1957, "the church has an added responsibility, as well as opportunity, for giving motivation and guidance in this field. Included in the religious education program of every congregation should be courses, lectures, films and institutes dealing with problems and opportunities of older maturity, including preparation for retirement.

"The traditional adult Bible class is certainly not enough. Moreover, this education in retirement planning should not be postponed until after 'R' day and then construed as merely an economic matter—where to live, financial requirements, etc. It is basically a spiritual and educational task and should be undertaken not later than the fortieth year, as an integral part of a continuing family life education program."

Each denomination and each congregation will go about its work of preparing people for the later years in its own way. What it does will be determined by the congregation, the leadership, the ongoing program of the church, the physical facilities, community needs and program, and the relationship between the church and the community.

In some localities the minister or lay leaders may find it advisable to cooperate with and contribute to a broad community program. In others, the elements of preparing for retirement may be incorporated into the regular church program of religious education. Some churches may wish to experiment with a special study course or discussion group.

Whatever the specific program, the church may contribute greatly to more understanding and a sympathetic climate of public opinion; its members may become informed about matters of public policy affecting older people and help to bring about change where change is considered desirable. Above all, the church itself can be a place in the community where older people feel welcome, where they may have warm human relationships, find opportunities for service and stimulation, and continue to grow in grace and the knowledge of God.



Housing for senior citizens

Many older people face a lonely, insecure, meaningless existence. The spouse may be dead and the children gone to homes of their own, perhaps in another state. These isolated older people desire companionship, security, a sense of being useful, of loving and being loved. Adequate housing for the aged can help to meet some of these needs.

What types of housing are needed?

We tend to speak of "homes for the aging" as though there were one type of housing that would meet the wide range of needs of elderly persons. Actually, four very different types of housing and care are required to meet the needs of persons at various stages of the aging process:

HOUSING FOR LATER MATURITY. Most people at this period of their lives can take care of themselves but they need smaller housing units at prices they can afford. This type of housing can be built for \$6,500 and up per unit.

HOUSEKEEPING CARE. Many people can dress themselves, feed themselves and look after their own personal needs, but the physical labor of housekeeping is beyond their strength. They need meals and maid service, which may be rendered in their own homes or in a housing project.

NURSING CARE. Persons who are infirm but not ill need medical aid and nursing care on a continuing basis. Perhaps 3 per cent of the aged need this type of help. It may be given in private residences or in nursing homes. It costs from \$9,000 to \$14,000 per bed to build a nursing home and from \$9 to \$15 per bed per day to operate it.

HOSPITALIZATION. At any given time, perhaps 3 per cent of the aged may be seriously ill. They need to be in hospitals where medical services are available to restore them to health or to ease their pain. It costs from \$15,000 to \$30,000 per bed to build a hospital and from \$15 to \$30 per day to operate it. Obviously, we cannot afford to maintain elderly persons in hospitals when all they need is minimal nursing care or housekeeping services.

There is one other type of institution which houses many older people—the mental hospital. Our society keeps driving the aged in the direction of insanity by rejecting them in employment, in social position, in the family. One alternative to meeting the needs of the elderly is to do nothing; and then build more wings on the state homes for the insane.

Housing at prices the aging can afford

About 20 per cent of the aged or 2 per cent of the total population are in desperate need of housing suited to their needs at prices they can afford. When an older person wants to buy a house he has to make a large down payment because he has a short period of years to pay out. A new program of the Federal Housing Administration (FHA) allows an aged person to buy a home on FHA terms if someone else will be a co-signer or go on the mortgage with him. Builders ought to build and sell homes to the elderly; only a few of them are building new housing especially designed for the aging.

It is a crude rule of thumb that the monthly cost for the op-

By Byron Johnson, Member of the U. S. House of Representatives; and a member of Plymouth Congregational Church of Denver, Colorado.

eration of a housing unit is about one per cent of its initial cost, or at least ten per cent per year. If it costs \$10,000 to build a house or apartment, the rent will approximate \$100 per month, if the mortgage is to be amortized over a period of years. If you can build for \$8,000 the rent will be \$80 per month; and if you can build for \$6,000, the rent will be \$60.

Incomes for aged persons are very low. According to the Bureau of the Census, the median annual income for families where the head of the family was 65 and over in 1957 was \$2,490. Forty per cent of these families received less than \$2,000 per year. The median annual income for individuals 65 and over who were living alone in 1957 was \$918; and seventy-three per cent of these persons received less than \$1,500 for the year.

If housing is to be provided for the aging at prices they can afford, the cost per unit must be kept low. Aging couples and individuals cannot afford to spend more than 30 per cent of their income for housing. If their income is \$2,000 they should not pay more than \$600 per year or \$50 per month. If the cost is higher either the project will have to be subsidized or the residents limited to the higher income group.

Interest rates are a very important item in building. If money can be borrowed at 3 per cent the carrying cost of a \$10,000 mortgage is \$300 a year or \$25 per month. But if the interest is 6 per cent the carrying cost is \$600 a year or \$50 a month *just for the interest*. Congress passed a bill in its last session which provides direct loans at 3 per cent for 50 years to non-profit organizations for the construction of homes for the aged. This can mean a saving of up to \$20 per month per unit.

Tenants are financial prisoners of many church homes

The financial independence of the aged should be preserved. People need to have alternatives, to feel that they are free. They often have some assets but they jealously guard them and want to preserve them for emergencies that may come later; and they should.

Too many church homes make financial prisoners of their tenants. They say: "Just turn over your fortune to us and guarantee to pay us so much a month, and we'll look after you as long as you live." Suppose an elderly person signs a contract and moves in and discovers that he can't stand the climate, or his family have moved away, or he just doesn't like the place. He

can move out; there are no bars at the door. But he will go out destitute because the contract and his assets stay there. He has committed his entire fortune to the institution. Bear in mind that \$7,000 to \$15,000 is the entire fortune of most aged persons and that sum represents what it costs to move into most church homes.

Where should homes be located?

Not only the financial, but the geographical independence of the aged should be maintained. They should not be moved to another state or another community. They should stay in the community where they can see their family and friends and where they can continue to take part in community activities. The aging are not horses to be put to pasture at some remote place out in the country.

Elderly persons like to be insulated against the noise and activity of younger people, but they do not wish to be isolated. They like to see children around and have them come see them—for about two hours a week. But they don't like their incessant crying. And they don't like to be knocked off their feet by children on bicycles. Nor do they like for children to tramp on their flower gardens. They like peace and privacy. This is hard to get in a public housing project unless the aged are placed in a section which has a sound barrier and a degree of spatial isolation.

Homes for the aged should be located in the main stream of the community, where the residents can get to markets, libraries, theaters and churches and to the homes of their friends. If the homes are established far away from community services, these will have to be supplied by the development.

SENIOR HOMES, INC.

Members of the Plymouth Congregational Church in Denver, Colorado, decided that we should do something to meet the housing needs of about sixty elderly couples and individuals in our congregation. Judging from our experience, these steps may be helpful to other churches:

DECIDE THE SIZE AND FUNCTION OF THE PROJECT. While we needed only about sixty housing units, we knew that such a project would be too expensive to operate. We took the salary of the manager and the wages of the maintenance crew and

divided the total by sixty; then we divided it by 150 and found that the overhead per person is much lower in the larger project. We finally decided to build 148 units. We have 62 two-bedroom units, 42 one-bedroom units, 32 efficiency apartments and 12 bedroom-and-bath combinations.

We decided to meet the needs of persons in late maturity, but have built the bedroom-and-bath combinations for those residents who may need nursing care. Some projects meet the needs of persons for housing, for nursing care and for hospitalization. This necessitates a large and expensive operation. It may be better to provide housing for those who can care for themselves and make suitable arrangements with a nursing home and with a hospital for caring for residents who need the services such institutions offer.

GET SPONSORS FOR THE PROJECT. Since the number of units our church needed was too small for a financially sound project, we invited other congregations to join us—the Baptists, Episcopalians, Presbyterians, Roman Catholics and Jews. The Baptists and Presbyterians joined with us, but none of the others were able or willing to do so.

In smaller communities the sponsoring agency should be community-wide because only about two per cent of the population needs this kind of housing.

SURVEY THE NEEDS. Formulate a questionnaire. Meet with clubs, lodges, welfare agencies, and other groups to see what the needs are. Who needs this type of housing? What can they afford to pay? Get the basic economic facts or you may not be able to serve the people who need it most. You may plan something too elaborate and costly to operate.

RAISE THE EQUITY. Get commitments to raise the equity. You'll be surprised at how easy this is. Some people who only give a pittance to the church budget are willing to give \$600 or \$1,000 to build a home for the aged. They give partly because they themselves will be 65 one day and might have need for help.

SELECT THE SITE. When you have the equity capital you can talk finances with the lenders, the real estate men and the builders. Don't plan to spend too much for the site, but spend enough to get a good site where you need it.

We paid \$70,000 for nine acres. Another group paid \$60,000 for

four lots, but they were closer to a park, nearer to the bus lines, near the church they wished to attend, and in the downtown area. They preferred to build elevator buildings which cost more and use more space for halls and stairs.

It is an illusion to believe that land is cheap if you go far enough out of town. The initial cost may be lower, but the tenants will spend more on transportation; and the more community facilities that are adjacent to the structure, the fewer that will have to be built. The fewer that are near the site, the more the project will have to provide. It is not the initial cost of the land that counts but construction and operating costs.

FINANCE THE PROJECT. The Congress has set aside \$50,000,000 for direct full-value loans to non-profit organizations that will build housing for the aged. Originally the organization had to make a down payment of ten per cent but now FHA will insure loans of 97 per cent and 100 per cent. The Federal National Mortgage Association has set aside \$70,000,000 in Special Assistance Funds to purchase FHA-insured mortgages on housing for the elderly. In today's high interest market, this is the only way that organizations can get loans within the limits for interest rates set by Congress.

DETERMINE THE FORM OF GOVERNMENT. Senior Homes, Inc. was built under the federal law for cooperatives, which says that only tenants may be members. The churches having built the project will turn it over to the tenants in the spring of 1960. We hope that the tenants can elect members who have had enough experience to manage such a large operation—a million dollar plant and an annual budget exceeding \$100,000. As a safeguard the churches have established a board of overseers with power to remove the manager and supervise the financial arrangements. It might be even better to have the churches name a board of trustees to manage financial matters and to have the tenants elect a council to manage social and communal life.

The church sponsors are the real owners of the equity in Senior Homes, Inc. If tenants were to sell their interest the equity would revert to the churches in perpetual trust for similar use by the elderly.

Senior Homes, Inc. operates without subsidy. We intend to keep it full and to charge rents that will cover all the costs.

Legislation on behalf of the aging

In the first session of the 86th Congress more than 400 bills were introduced relating to the problems of the aging. Only two major ones were approved by Congress and signed by the President. One was the Veterans' Pension Act of 1959. It will be of immediate interest to 1,688,000 veterans of World War I who are now 65 or more years of age; though some of them may not like the "needs test" this legislation calls for.

The Housing Law of 1959

The other important bill affecting older persons is Public Law 86:372, the Housing Law of 1959. It offers liberal opportunities for meeting the housing needs of the increasing number of citizens over 65. Although 68 per cent of these older Americans own their own homes, at least a third of those homes are unsuitable. The law offers these possibilities:

- *The purchase of single homes by persons 60 years of age and older.* If friends or relatives will make the necessary down payment of at least 10 per cent, a mortgage insured by the Federal Housing Administration may be carried on the house.
- *FHA-insured mortgages for private rental housing.* Non-profit, or profit-motivated groups may sponsor rental housing projects in which not less than one-half of the dwelling units are designed for the use and occupancy of persons 62 years of age and older. A maximum cost per dwelling unit of \$9,000 is allowed. The maximum for an elevator-type structure is \$9,400.
- *Direct loans by the Housing and Home Finance Administration to provide rental housing for the elderly.* A \$50,000,000 revolving

By F. Nelsen Schlegel, Field Secretary of the Council for Christian Social Action of the United Church of Christ.

ing fund has been authorized from which non-profit organizations may borrow. Loans may equal up to 98 per cent of the total cost of the development. Provision is also made for co-operative housing programs sponsored by non-profit groups.

The new law also continues to encourage low rent public housing projects in which special provision is made for elderly persons. Projects planned or completed provide 12,384 specially designed units for the elderly.

In addition, the law authorizes a new program of FHA mortgage insurance for privately owned nursing homes, which are now in short supply. The insurable mortgage may not exceed 75 per cent of the estimated value of the property.

Proposals before the second session of Congress

Other legislation affecting the aged is sure to receive attention in the second session of the 86th Congress. For some months past the Sub-Committee on Problems of the Aged and Aging of the Senate Committee on Labor and Public Welfare has been holding hearings throughout the nation. The committee seeks to evaluate current federal programs and to determine the kinds of new legislation that are needed. Issues receiving attention include: financing medical care, conditions of nursing homes and standards for treatment, adequate incomes for retired persons, and job discrimination against workers over 45 years of age. Congress will give consideration to these issues:

DISCRIMINATION AGAINST OLDER WORKERS. A statement issued by the Sub-Committee on Problems of the Aged and the Aging said:

If a man has the misfortune to lose his job at the age of 45 or over, his chances of finding new employment are slim. . . . If the Federal Government does not pursue a policy of making possible full employment, or almost full employment, we will be wasting our human resources.

In a report to the President on Programs and Resources for Older People, published last September, the Federal Council on Aging made this comment on the same theme:

A major problem of the older worker is the continued existence of definite barriers to his employment once he becomes unemployed. Age restrictions in hiring persist even though an increased proportion of the population, compared to earlier decades,

is in the upper age category. Restrictions generally begin at the period of middle-age, that is, at age 45, but often at age 40 or earlier.

COMPULSORY RETIREMENT AT AN ARBITRARY AGE. To avoid a waste of manpower, and to maintain good mental health among older workers, the feasibility of flexible programs for retirement needs to be examined.

FINANCING MEDICAL CARE. Undoubtedly this will be one of the most controversial subjects to come before the Congress this year. The Department of Health, Education and Welfare has already presented to the House Ways and Means Committee a 117-page report on Hospitalization Insurance to OASDI Beneficiaries. This long, statistics-full report summarizes the principal proposals on health insurance that have been offered to Congress since the late 1930s. It also estimates the cost of a current bill, HR 4700, sponsored by Rep. Aime J. Forand, of Rhode Island.

The Forand Bill would guarantee up to 60 days of hospital care and 60 days of nursing home care for all beneficiaries of OASDI, and would do so by increasing the OASDI tax. HEW estimates that the cost of the proposed program would be nearly a billion dollars in 1960, and that the tax increase would have to be $\frac{1}{4}$ of one per cent for employees and employers, and $\frac{3}{8}$ of one per cent for self-employed people.

While HEW declares Congress must come to grips with this problem, it opposes the Forand Bill. The department says the number of aged persons covered by hospital insurance written by non-profit groups and insurance companies is steadily increasing. Already 40 per cent of those over 65 are partially insured; if the trend continues 70 per cent of all OASDI beneficiaries will be covered by 1965. To enact a compulsory insurance law now would represent an irreversible decision to abandon voluntary insurance for the aged. As Secretary Arthur S. Flemming has said:

Instead of abandoning voluntary hospital insurance for the aged in favor of compulsory insurance, every possible effort should be made to determine whether or not a plan can be developed that will strengthen the voluntary approach by making adequate protection available to a larger percentage of the aged.

But even if 70 per cent of all OASDI beneficiaries will have some insurance coverage by 1965, the department's argument against the Forand Bill does not take account of the fact that the restricted income of many of these beneficiaries (60 per cent of them have an income of only \$1,000 a year) often makes it impossible for them to meet the costs of medical care which are not covered by voluntary insurance. Actually, in its report to the House Ways and Means Committee last July HEW said:

A large proportion of the public assistance caseload is made up of persons with unusually heavy medical needs resulting from disability, chronic illness, or the infirmities of old age. Some are forced to seek assistance primarily because of the need for medical care.

The need for medical care for the aging is one which must be faced by states and municipalities, as well as by the Federal Government. All states which receive Old Age Assistance grants through HEW have the problem of matching these grants, determining need, and administering the program. Legislation should be liberalized by the states which have residence requirements that bar many needy persons from aid. HEW officials rightly say that residence laws are antiquated in times when there is so much mobility of people from state to state. New York, Rhode Island, and Hawaii are the only states which have no residence requirements respecting any of the federally assisted state welfare programs.

The need for increased nursing care is also apparent. For example, Ohio officials are greatly concerned because many beds in mental institutions are filled by senile persons who should be in nursing homes, or in other institutions offering care to the chronically ill. The development of a sufficient number of nursing homes, adequately supervised, has become a major need in most large communities. To meet this need and to provide for proper standards of care is clearly the responsibility of state and municipal leaders.

We can expect some exciting debates on legislation affecting the aging in the second session of Congress. Perhaps the center of these debates will be proposals similar to those of the Forand Bill. The cost of medical care looms as one of the major problems of old age in our time.



THE AGING: SUGGESTED ACTION FOR CHURCHES

"We never overlook anyone!" said an FBI agent to a group of ministers in reply to a question about the thoroughness of investigations in security cases.

"We never overlook anyone!" While the FBI might make this claim, it is doubtful that the average local church can do so in relation to the aging. Yet because the aging are God's people also, the church must not overlook them! The church must do something about them. Here are a dozen suggestions about what they can do:

Appoint a responsible group

A group should be assigned responsibility for study and action on the problems of the aging. This group might be a subcommittee of the church council or the consistory, or it might be a specially appointed group. It should include some individuals in the older adult category to insure that the actions taken reflect the thinking of the aging rather than what comparative "youngsters" think the aging want or need.

Study situation of the aging

There is always the temptation in American Protestantism to get on with the job before un-

derstanding precisely what the job is. Therefore, it is essential that the committee "get the facts." How many senior citizens who are 65 and over are there in the United States today? How many will there be in ten years? What do these figures mean in terms of our local community? What do all these figures say to our local church in terms of program, facilities, and budget? How many older adults are there in our local church? Where do they live? What do they do? How many are homebound? What are their interests? What do they want the church to do for them, with them? What are they equipped to do as an important segment of the church? To what extent are the five basic problems of older adulthood—income, employment status, health, housing, and leisure time—the problems of the older people in our church? What community resources are there for the aging? What government provisions—local, state, and national—are being made for the aging in terms of health and welfare services?

Once the committee has at least tentative answers to many of these questions, it is in a position to develop program and

strategy. But the committee must not keep these facts to itself. It must:

Make the church aware of the facts

The whole church must be alerted to the presence and needs of the aging through charts or pictures or articles on bulletin boards, through items in the church calendar, through book displays of resources in the church library and through films and forums.

Banish old wives' tales

It isn't true that "you can't teach an old dog new tricks." Rather the truth is that you're never too old to learn. Studies have been made which confirm the fact that older adults can learn just as well as younger people but they take a little longer to do it. However, once they have learned things they tend to retain what they have learned for a longer period. The "old dog" and other myths about the aging need to be dispelled.

Keep the aging at work

Discrimination in the church against older adults is not wilful and malicious but, curiously enough, it is the result of good intentions. It is not always imposed from the outside; it is just as often self-imposed. Older adults say: "We've done our share. Now it's time for the young people to take over!" Younger people in a similar moment of expansiveness or mag-

nanimity say to older adults: "You've worked hard. Now, let us worry about the church's business." And so older adults shelve themselves or are shelved. But in the church of Jesus Christ no one can be on the sidelines.

In any living church there are always more tasks to be performed than people to do them. Therefore, there are always jobs, worthwhile jobs, for older adults. Refer to the articles by George Adkins in the *Church School Worker* for April and May 1959 to see what some churches have done and what some older adults are doing in the church. Some of them make marvelous visitors. Others can type, telephone, work on mailings, keep financial records, do repair work, and serve as general lay assistants to the pastor. In fact, in one church a ninety-year-old man served as an "altar boy." Special training is available through the Voluntary Service Training Program for individuals who have the time, talent, and desire to serve the church. For details write to the Rev. Carl Bade, Voluntary Service Training Center, Route 2, Pottstown, Pa.

Prepare people for retirement

If it's true that you're never too old to learn, it's equally true that you're never too young to learn—about getting old. Children ought to be brought in touch with older adults. If their grandparents do not live in the

vicinity let them "adopt" some local ones.

It's important for youngsters to have contacts with elderly people. Hopefully, a healthy respect for the aging will result. It may not necessarily be comparable to the reverence accorded the aging in the Far East, but a healthy respect nonetheless.

But it's equally important for older adults to have these contacts. Those responsible for the aging in the city of Cleveland feel they are so important that in one of their housing units they insist that a certain number of apartments on each floor be given over to families with small children.

Young people also ought to have meaningful relationships with the elderly. In some communities young people have become involved in the "Meals on Wheels" program, whereby at least one hot meal a day is brought to homebound aged.

Young adults and middle-years adults ought to have experiences which will help prepare them for older adulthood. For instance through discussions and forums various problems of later adulthood might be faced—e.g., housing for the aging, adequate planning for retirement, health problems. "Notes for After Fifty," available through the National Association for Mental Health or through the Department of Adult Work, 1505 Race Street, Philadelphia 2, Pa., provides excellent resources for at least a

six weeks' series on preparation for older adulthood and retirement. *The Room Upstairs*,¹ a play by Nora Sterling, is an excellent instrument to help all age groups face the problems of the three-generation household.

Plan with older adults

While there are some older adults who act childishly (but don't we all at some time or other?) they are still adults and are capable and desirous of planning their own program. Not to involve them in such planning puts them still further to one side.

Provide adequate counseling

Older adults, like everyone else, have problems; and, like those of everyone else, their problems are distinctive. They need help for instance on such questions as: How do I get along with my daughter-in-law? How do I find security on an inadequate income? Where do I apply for my social security benefits? Isn't there some part-time job I can secure? Not only a minister can help here, but other members of the church as well. Lawyers, insurance men, and other business men could help older adults just by reading the "fine print" in contracts for them. While a minister or church counselor can help give answers to many of the questions raised he must know when to refer the individual to more

¹ American Theatre Wing, Inc., 161 West 93rd St., New York, N. Y.

qualified persons. This suggests that he needs to know where in the community are medical, psychological, and vocational counseling resources.

Build with the aging in mind

Many churches are about to engage in a renovation or building program. There is a tendency to take the needs of children and youth into consideration and forget the adults, particularly the older adults. Adult facilities should be easily accessible for all types of older adults—those in wheel chairs, those with heart conditions and others. If feasible, eliminate door sills and provide ramps at entrance doors; install an elevator in a multi-level building. If possible, provide a porticoed, drive-in entrance.

The church with resources may not only want to consider structural modifications in its building program and provide adequate space for golden-age meetings; it may also want to consider the possibility of setting up either a day-care center for older adults or a full-scale home or development for the aged. Byron Johnson's article (pages 16 to 21) will give some idea of the Government resources available.

Train people to work with adults

Special skills are needed not only for those working with children and youth but also for workers with older adults. Coun-

cils of churches may set up training programs for these workers to discuss such questions as: Who are older adults? What are the needs of the aging? In what ways is the church particularly equipped to minister to the aging? What are the qualities which a worker with the aging ought to have? How do you make a satisfying visit to an elderly person?

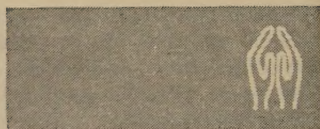
Take legislative action

New legislation which affects the aging is being introduced at all government levels. See Nelson Schlegel's article (pages 22-25). A church ought to be aware of such legislation; it ought to inform its constituency, and ought to encourage its members to take positive action in relation to it.

Minister to religious needs

At a recent meeting on the aging one member of the group said that what older adults fear is not the certainty of death but the meaninglessness of life. There is no organization on earth better equipped than the church to help individuals find meaning in this life. Further, there is no organization better equipped to deal with questions of suffering, anxiety, and insecurity. Answers can be given through sermons, literature, counseling and the like.

—By WILLIAM E. WIMER,
Director, Department of
Adult Work, United
Church of Christ (E and R)



Scripture

Psalm 90
John 14:1-3; 27-28
Romans 8:28-39

Hymns

O God, Our Help in Ages Past
Make Me a Captive, Lord
Take My Life and Let It Be

Meditation on Psalm 102:27

When one stands at the beginning of a new year, he is first of all impressed by the fact of change, the transition from the old to the new. Yet behind this impressive fact lies the much deeper and much more steady idea of the changelessness of God. "The heavens shall perish," says this psalm, "but thou shalt endure . . . as a vesture shalt thou change them, and they shall be changed. But thou art the same, and thy years shall have no end." Bridging the chasm of years, spanning the gulf of the centuries, is this continuous, inerrant, immutable unity of the purposes of God; and amid the changings and shiftings of time, which are like the changings of a garment, his years have no end.

It is this faith in the stability of God which sustains one in a world of change. The whole history of science, of logic, of hu-

man reasoning, is based upon this assurance of inviolability and consistency in the universe, and assumes that we have relations with the immutable. And when one turns to the experience of later life, the one hope of peace and confidence, and indeed of sanity, is in this certainty that our affections and ideals are untouched by the changing years. A man walks his way stumblingly through the dark, looking for truth, but he can go on with courage if he sees something fixed, a star above him to which he may look and toward which he may hold his way. A sailor steers his course across the pathless sea. He must veer one way and another as the wind may blow. What brings him to his port is the needle that points always true and looking on which he may say: "Thank God that in spite of head-winds and stormy seas I have one guide that does not swerve."

Each experience of change thus renews the demand for changelessness, the assurance that our lives are not the prey of the passing years, but are touched by the timelessness and immutability of God. We may put away the life of the passing year as we put away a vesture which is changed; but there are

purposes and hopes whose years have no end, and one may pass tranquilly the artificial boundary of years because he is upheld by the everlasting arms.

—From *The Changelessness of God*
by FRANCIS GREENWOOD PEABODY

Prayers

Eternal God, who of old hast laid the foundation of the earth, and whose word is forever settled in the heavens; whose mercy is everlasting, and rises anew in the morning of each year; give us grace to arise into Christ thy son, who is our morning light; and grant that in the remaining years of our pilgrimage, walking by faith in him, we may put on strength and be enabled to persevere in the way of life unto the end. Amen.¹

O Saviour, who didst set thy

¹ *Book of Common Order* of the Church of Scotland, Oxford University Press.

face steadfastly to go to Jerusalem, help us, thy weak and faltering disciples, to be firm and resolute in doing those things that still lie before us. Help us to overcome difficulties and to persevere in spite of our continued failures. When we grow weary and disheartened fill us with fresh courage and strength, and keep us faithful to our trust for thy name's sake. Amen.¹

O Lord, support us all the day long of this troublous life, until the shadows lengthen and the evening comes, and the world is hushed, and the fever of life is over and our work done. Then, Lord, in thy mercy, grant us safe lodging, a holy rest, and peace at the last, through Jesus Christ our Lord. Amen.¹

—Prepared by THOMAS W. GRAHAM, Dean Emeritus, Oberlin School of Theology.

ANNOUNCING A PACKET ON AGING

A packet entitled *The Church's Responsibility for the Aging* is being prepared by the Council for Christian Social Action of the United Church of Christ. It will contain information on the aging process; and suggestions to churches for: (1) helping their members prepare for retirement, and (2) working with and for elderly persons.

Churches which have done ef-

fective work with older persons are invited to send brief accounts of their experiences to Miss Fern Babcock, 289 Park Avenue South, New York 10, N. Y., or to Rev. F. Nelsen Schlegel, 2969 West 25th Street, Cleveland 13, Ohio.

The packet will sell for \$1.00 and will be available March 15, 1960, from the Cleveland and New York offices of the CCSA.

social action calendar



FEBRUARY 2-4: *Seminar on the Christian Farmer and his Government.* National Council of Churches, Washington, D. C.*

FEBRUARY 16-19: *Churchmen's Washington Seminar* (Interdenominational).*

APRIL 26-28: *CCSA Washington Seminar,* United Church of Christ.*

JUNE 6-10: *Central Christian Social Action Institute.* E and R Conference Center, Dunkirk, N. Y.*

JUNE 20-24: *West Coast Christian Social Action Institute.* Congregational Retreat Center, Mill Valley, Calif.*

JUNE 22-JULY 7: *Hawaiian Seminar.* Leaders: Rev. and Mrs. Galen R. Weaver. Resource Leader: Rev. Herman F. Reissig. Cost from San Francisco and return, \$692.

JUNE 22-AUGUST 23: *World Seminar.* Leaders: Dr. and Mrs. Ray Gibbons. Cost, \$2800.

JUNE 20-JULY 2: *Seventeenth Annual Race Relations Institute,* Fisk University, Nashville, Tenn. Director: Dr. Herman H. Long.

JULY 11-15: *Midwest Christian Social Action Institute.* Lakeland College, Sheboygan, Wisc.*

JULY 18-22: *Southern Christian Social Action Institute,* Blue Ridge Assembly, Black Mountain, N.C.

JULY 25-29: *Eastern Christian Social Action Institute.* Congregational Center, Framingham, Mass.*

AUGUST 3-22: *Mexican Seminar.* Leaders: Dr. and Mrs. Huber F. Klemme. Cost, \$295, plus transportation to Mexico City and return.

* *Limited scholarship help available from the CCSA. Members of CC churches write Miss Fern Babcock, 289 Park Avenue South, New York 10, N. Y. E and R members write the Rev. F. Nelsen Schlegel, 2969 West 25th Street, Cleveland 13, Ohio.*
